

WFG Informational Bulletin

To: All Indiana Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: April 7, 2020
Bulletin No.: IN 2020-04
Subject: Indiana Governor's Executive Order 20-18 – Effective April 6, 2020

To All WFG Agents doing business in Indiana,

As part of Indiana Governor Holcomb's prior executive order, real estate, title, and legal services were deemed "essential" and were permitted to continue doing business. As the Covid-19 crisis has evolved, Gov. Holcomb has extended and updated his prior executive order, which now includes new restrictions on even essential businesses. On April 6, 2020, Governor Holcomb issued Executive Order 20-18 which took effect as of 11:59 pm on April 6, 2020 and continues in full force and effect until 11:59 pm on April 20, 2020. The following language specifically pertains to the title insurance and settlement industry:

14 q. Professional Services

Professional services, such as legal services, accounting services, insurance services, and real estate services (including appraisal and title services) should be conducted virtually, or by telephone whenever reasonably possible and any professional services requiring face-to-face encounters should be postponed unless the failure to meet in-person will have a significant adverse impact on the client's financial or legal position.

You can read the entire [Executive Order 20-18](#) here; You are encouraged to read the entire Executive Order to get a full context of the crisis and what is being asked of you.

Whenever possible, transactions should be postponed in compliance with the Order. **However**, the language of the order **does not prohibit** transactions from taking place. It will be up to the parties to determine whether a face-to-face closing can fairly be postponed. Whether a delay will have a "significant adverse impact on the client's financial or legal position" can only be determined on a case-by-case basis in consultation with the parties. WFG encourages you to have that conversation with buyers, sellers and lenders in upcoming transactions to determine whether they can be delayed without a significant adverse financial or legal impact.

If an in-person transaction must go forward, it is imperative that everyone involved comply with the CDC's social distancing recommendations, which can be found here.

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html>

We truly value your business and the relationship that we have with you. Please let us know if there is anything that we can do for you.

If you have any questions at all pertaining to this Bulletin or with Indiana transactions in general, please do not hesitate to contact your Indiana state underwriter, Stanley J. Czaja, at (773) 706-3779 or via email at SCzaja@wfgnationaltitle.com.



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Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.